



Randy was trying to purchase a home, but with a 596 middle score it wasn't going to happen anytime soon. A sharp loan professional sent him to USCCRA for some help and he was excited that someone took the time to offer our services.

In just 5 months.....his middle 596 score went to 655!!

NETWORK FUNDING CORP LP 2338 WT 290		Client Tracking draj	Requested by ari	Client ID A440E	308
(713)		Client Code 44 9	BX Date requested 05/06/2009 15:57:13	Charges 0.00	
Identification (as requested)					
Applicant's last name Dra		First name Re	Middle	Suffix	DOB 1982
Social Security 9					
Residence Information (as requested)					
Present	19	TX		78	Telephone
File Variations					
Equifax	BQ1	4	JR	1982	05/06/09 15:57
Experian	BK1	4	JR	1982	05/06/09 15:57
Trans Union	BU1	4	JR	982	05/06/09 15:57
Credit Score Information					
603	Experian	FICO	4	DRA	JR
BX1					
38 - Serious delinquency and public record or collection					
15 - Number of accounts with delinquency					
14 - Length of time accounts have been established					
7 - Ratio of balance to limit on bank revolving or other rev accts too high					
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					
596	TransUnion	Empirica	FICO	4	DRA
JR					
BU1					
38 - Serious delinquency, and public record or collection filed					
710 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
218 - Number of accounts with delinquency					
020 - Length of time since derogatory public record or collection is too short					
FACTA: Inquiries impacted the credit score and derogatory information is found in the file.					
585	Equifax	BEACON 5	FICO	4	DRA
JR					
BQ1					
38 - Serious delinquency, and derogatory public record or collection filed					
13 - Time since delinquency is too recent or unknown					
14 - Length of time accounts have been established					
18 - Number of accounts with delinquency					

NETWORK FINANCING CORP LP 23 TX 78 0 (713)334-1111		dra	ya	Ari	Requested by	Ad	Report ID	208
		4	29	BX Date requested		Charges		9.72
10/01/2009 08:33:51								
Identification (as requested)								
Applicant's last name		First name		Middle	Suffix	DOB	Social Security	
Draper		R			Jr	11	41	
Residence information (as requested)								
Present		San Antonio		TX	78	Telephone		
File Variations								
Equifax	BQ1	4	DR	JR	082	10/01/09 08:33		
Experian	BX1		DR	JR	1962	10/01/09 08:33		
Trans Union	BU1		DR	JR	1982	10/01/09 08:33		
Credit Score Information								
684	Equifax	BEACON 5	FICO	4	9	DR	JR	BQ1
05 - Too many accounts with balances 06 - Too many inquiries last 12 months 14 - Length of time accounts have been established 20 - Time since most recent account opening is too short								
655	Experian	Fair Isaac V2	FICO	4	9	DR	JR	BX1
9 - Serious delinquency 8 - Number of accounts with delinquency 10 - Ratio of balance to limit on bank revolving or other rev accts too high 14 - Length of time accounts have been established FACTA: TOO MANY INQUIRIES LAST 12 MONTHS								
652	TransUnion	Classic 04	FICO	4	9	DR	JR	BU1
039 - Serious delinquency 013 - Time since delinquency is too recent or unknown 018 - Number of accounts with delinquency 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted the credit score.								

EQUITY FINANCIAL

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